

ABSTRACT**METHODS AND SYSTEMS FOR AUTOMATICALLY
DETERMINING AND COLLECTING A
MONETARY CONTRIBUTION FROM AN INSTRUMENT**

Methods and systems are provided by embodiments of the invention for automatically determining and collecting a monetary contribution from an instrument associated with a donor. An embodiment of a method according to the invention includes receiving an instrument, determining a currency amount of the instrument, and determining a monetary contribution. To determine the monetary contribution, the method determines whether the instrument is a billing instrument or financial instrument. If the instrument is a financial instrument, the method determines whether authorization exists for a monetary contribution. If authorization exists, the method rounds the currency amount of the financial instrument downward to a lower currency amount; and determines the difference (a positive value) between the currency amount of the financial instrument and the lower currency amount, wherein the difference is the monetary contribution. If the instrument is a billing instrument, the method determines whether authorization exists for a monetary contribution. If authorization exists, the method rounds the currency amount of the billing instrument upward to a higher currency amount; and determines the difference (a positive value) between the higher currency amount and the currency amount of the billing instrument, wherein the difference is the monetary contribution. The method also collects the monetary contribution into the target account. Algorithms associated with determining a monetary contribution useful in carrying out such systems and methods are described.